Written testimony for House Ways & Means – Social Security Subcommittee hearing Social Security After 75 Years – More Necessary Now Than Ever – July 15, 2010

## Gentlemen:

Little did I know when I took a job with the Orange County Superior Court back in 1994 (then Orange County Municipal Court) that it would totally alter my retirement benefits. I worked in the private sector earning the mandatory 'credits' to receive Social Security. My husband, as a self-employed commercial real estate broker, has paid into the system at 'top rates' for the majority of his career. Since I began my career with the Court at a later age, my Court retirement benefits will be extremely modest.

The offsets of these two bills are nothing more than 'legalized fraud'. The government has taken our money toward Social Security benefits (and in my husband's case, continues to take his money) but has 'changed the rules' and will now not pay my earned benefits (or my access to his benefits) upon retirement. If this happened in the private sector, someone would go to jail. In many cases, many of my co-workers continue to pay into Social Security without the ability to collect:

For example, our court is comprised of MANY single-Moms who hold second jobs in the evenings to keep their families afloat and off of public assistance – they pay into Social Security for this employment and will be unable to recoup the benefits – how is this ethical and legal, particularly when untold numbers of individuals receive benefits who have never worked a day or paid into the system.

The 'logic' behind this legislation is flawed. As a public employee I PAY for my retirement benefits. I am NOT double-dipping – I'm DOUBLE PAYING – Public employees are no different than other Americans who pay into their retirement plans (401(k)s, etc. . Private sector employees are not penalized for having multiple retirement sources. In fact, it is not uncommon for an individual to receive pensions from 2 or more employers over the course of their lifetimes plus their Social Security benefits.

Add to this the ability of foreign-born citizens to not only collect retirement benefits from their home country but US Social Security as well – the public employees of this country (law enforcement, teachers, fire fighters) are being discriminated against with this unlawful legislation.

Please do the right thing and repeal these discriminatory and unlawful pieces of legislation. The government certainly didn't have any trouble 'finding' the trillions of dollars for the recent bail-out of Wall Street or the billions of dollars to fight wars in Iraq and Afghanistan – using 'cost' as a factor for not acting to repeal these laws doesn't 'fly'. The public employees of America will be watching you and voting accordingly. Unlike the 'notch' babies, there are millions of us and we expect to be heard. We have asked year after year. Our patience is wearing thin.

I am happy to speak to you or members of your staff at anytime regarding this matter of utmost importance.

Joyce R. Elia CA